

Make Yourself a Difficult Target for Cyber Criminals

Follow these steps, in order, to regain control of your digital life.

Cyber criminals may be targeting your family's wealth. Fidelity's Cyber Fraud Investigations Team recommends you reduce your risk by taking the following actions. You should consult with your financial representative if you are unsure how to accomplish these tasks.



1. Use a dedicated device when managing your finances

Cyber criminals target weakly configured or unmaintained systems.

- **Use a dedicated device for accessing your family's financial accounts.** No web surfing or email is conducted with the dedicated device, significantly reducing the risk of any malware getting on that device. Other devices can be used for all other online activity.
- **Ensure the operating system and antivirus protection remains up to date.** Most vulnerabilities are exploited long after a fix is available.
- If your web browser prompts you to save your password, say no. If your computer is compromised, attackers will have immediate access to your online accounts. Consider using a password manager instead.



2. Guard your email

When cyber criminals are able to read your email, they use what they find to take over your financial accounts or divert upcoming payments. They may even use your personal messages as a means of extortion.

- Don't enter your email credentials if directed to do so by an email link.
- Use a dedicated email account for your financial accounts; don't co-mingle financial and social emails.
- Choose an email provider that offers two-factor authentication and notifies you when they detect something unusual.
- Create a unique password.



3. Secure your financial accounts

- **Choose a unique username and PIN.** Never reuse passwords.
- **Register for Symantec VIP Access.** VIP Access is a two-factor authentication token which, in addition to your username and password, helps prevent unauthorized access at login.
- **Set up transaction alerts.** Fidelity will alert you when something is happening in your account.
- **Enroll in Fidelity MyVoice.** Once activated, MyVoice will detect and verify your voiceprint on the first few moments of the call.



4. Protect your credit

Freeze your credit. Consider adding a "security freeze" at the three major credit bureaus to prevent new accounts being opened in your name.

Credit bureau contact information:

- Equifax: 800-685-1111
- Experian: 888-397-3742
- TransUnion: 888-909-8872



Act quickly if you think you have been compromised

If you think your **Fidelity account** has been compromised:

- Contact Fidelity or your financial representative immediately.
- Your financial representative or relationship team will work with fraud specialists to protect your assets.

If you think your **email account** may be compromised:

- Change your password.
- Notify your email or IT provider right away. Ask for their help in securing your email and gathering recent login history.
- Search your email for anything that attackers could use to target your identity and online accounts. Assume attackers had access to this information and take the necessary steps to protect it.

If you think your **computer or mobile device** may be compromised:

- Stop using it.
- Take it offline.
- Notify your IT provider or a professional right away to get guidance on next steps.
- Change passwords for sites you accessed via that device.

If you think your **identity** has been compromised:

- Put a fraud alert on your credit reports.
- Contact any institution directly affected.
- File a police report.
- Contact the Social Security Administration and the Internal Revenue Service if you believe your Social Security Number has been compromised.
- **Social Security Administration:** 800-772-1213
- **Internal Revenue Service:** 800-829-0433



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